

Information to identify the case:					
Debtor 1	<u>Susan M. Babjak</u>			Social Security number or ITIN	xxx-xx-2763
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-20288-TPA					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan M. Babjak

4/26/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan M. Babjak
Debtor

Case No. 16-20288-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 26, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2021:

Recip ID	Recipient Name and Address
db	+ Susan M. Babjak, 134 Mt. Vernon Avenue, Pittsburgh, PA 15229-1929
sp	+ Berger And Green, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
sp	+ Cynthia C. Berger, 800 Waterfront Drive, Pittsburgh, PA 15222-4755
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ United States of America, Department of Housing an, c/o U.S. Attorney's Office, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
14171777	Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
14171778	# West View Authority, Waste Water Department, P.O. Box 97208, Pittsburgh, PA 15229-0208
14171779	+ West View Borough, c/o Cathy Mann, Assistant Treasurer, 441 Perry Highway, Pittsburgh, PA 15229-1818

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 27 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2021 02:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 27 2021 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2021 02:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14171773	EDI: CITICORP.COM	Apr 27 2021 03:38:00	CitiMortgage, P.O. Box 689196, Des Moines, IA 50368-9196
14241138	EDI: CITICORP.COM	Apr 27 2021 03:38:00	CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
14232435	+ EDI: CBS7AVE	Apr 27 2021 03:38:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14173503	+ EDI: IRS.COM	Apr 27 2021 03:38:00	Department of the Treasury, Internal Revenue Service, 1000 Liberty Avenue, Stop 711 B, Pittsburgh, PA 15222-4107
14171775	Email/Text: kbarkley@bernsteinlaw.com	Apr 27 2021 02:19:00	Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0001
14241441	+ Email/Text: kbarkley@bernsteinlaw.com	Apr 27 2021 02:19:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945

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14213926	EDI: ECMC.COM	Apr 27 2021 03:38:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14171776	EDI: ECMC.COM	Apr 27 2021 03:38:00	Educational Credit Management Corp., Lockbox 8890, P.O. Box 16478, Saint Paul, MN 55116-0478
14232434	+ EDI: CBS7AVE	Apr 27 2021 03:38:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14228663	+ EDI: CBSMASON	Apr 27 2021 03:38:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14917762	+ EDI: AISMIDFIRST	Apr 27 2021 03:43:00	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14232436	+ EDI: CBS7AVE	Apr 27 2021 03:38:00	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14174772	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Apr 27 2021 01:39:40	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CitiMortgage, INC.
cr		Duquesne Light Company
cr		Midland Mortgage as servicer for MIDFIRST BANK
cr	*+	MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14171774	*	Department of the Treasury, Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004
14173504	*+	Internal Revenue Service, P.O. Box 37004, Hartford, CT 06176-7004

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Midland Mortgage as servicer for MIDFIRST BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Jill Locnikar	

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on behalf of Creditor United States of America Department of Housing and Urban Development jill.locnikar@usdoj.gov,
patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Joseph P. Schalk

on behalf of Creditor CitiMortgage INC. jschalk@barley.com, sromig@barley.com

Mario J. Hanyon

on behalf of Creditor CitiMortgage INC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Rodney D. Shepherd

on behalf of Debtor Susan M. Babjak rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

TOTAL: 10